

# STRICKEN

*Judith A. Plantz*

~~2022 OCT 13 AM 11:07~~

6575 Wagner Rd  
East Lansing, MI 48823  
517.481.2656

MICHELLE W. WILSON, CLERK  
U.S. BANKRUPTCY COURT  
WESTERN DIST. OF MICHIGAN

12 October 2022

Senator Debbie Stabenow  
221 W. Lake Lansing Road  
Suite 100  
East Lansing, MI 48823  
Phone: (517) 203-1760

RE: COMPLAINT, U.S. Bankruptcy Court, Grand Rapids, Benjamin Plantz. 1) Case # 21-02190-jtg; 2) 21-00939-jtg; and 3) 22-01231-jtg (jtg is Judge John T. Gregg)

I am making this complaint on behalf of my nephew Benjamin Plantz. In 2020, during the lockdown, my nephew suffered a mental breakdown and was admitted by court order to Havenwyck hospital in Auburn Hills. He was subsequently admitted to Stonecrest in Detroit, and again to Havenwyck. He is currently on medication and doing well, but his family has basically been supporting him.

I helped Ben file the first bankruptcy in 2021 (without an attorney) because Ben was not able to work and had extensive medical bills. That case started but was dismissed because Ben did not have the proper certificates for the credit counseling (a GW Bush gift to credit agencies). Ben DID take this class, and we sent in the certificate. However, there are TWO phases of this credit counseling course, which was not explained in any court website or correspondence. So that case got dismissed.

Ben filed a second case and sent in the certificates with the paperwork, but that case was summarily dismissed, maybe because the certificates still had the first case number on them. I don't know and got no explanation.

So Ben did the credit counseling course AGAIN! for the third time, and each time he had to pay the required fee.

Then the third case was filed in 2022 with BOTH certificates attached to the filing, the case went forward, and we were waiting for the discharge, which could have been filed after 13 September 2022. Yesterday (11 October 2022), we received ANOTHER letter from the Grand Rapids bankruptcy court dated 4 October 2022 (it took a week for the letter to arrive thanks to DeJoy's dismantling of the post office).

Apparently, the court is not accepting the certificates we sent in. The phase 1 certificate still shows the first case number. Why can't the Court apply certificate for the third case?

Senator Debbie Stabenow  
Page 2  
12 October 2022

The letter is a simple form letter and does not provide ANY explanation as to why the 2 certificates were denied. The dates on the third set of certificates are 31 March 2022 and 2 May 2022. The case was filed on 14 June 2022, so the certificates are clearly within the six months of the filing of the bankruptcy.

Could this office please investigate why the court is not accepting these certificates and filing the discharge? The court's actions seem discriminatory against petitioners filing on their own.

JUDITH A. PLANTZ

FILED

2022 OCT 13 AM 11:07

U.S. BANKRUPTCY COURT  
WESTERN DISTRICT OF MICHIGAN

Certificate Number: 13858-MIW-CC-036517886



13858-MIW-CC-036517886

## CERTIFICATE OF COUNSELING

I CERTIFY that on May 2, 2022, at 5:12 o'clock PM EDT, Benjamin J Plantz received from MoneySharp Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Michigan, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 2, 2022 By: /s/Rebecca McDaniel

Name: Rebecca McDaniel

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

**Fill in this information to identify the case:**

Debtor 1 **Benjamin Plantz**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Western District of Michigan**

Case number: **22-01231-jtg**

**FILED**

2022 OCT 13 AM 11:07

MICHELLE M. WILSON, CLERK  
U.S. BANKRUPTCY COURT  
WESTERN DIST. OF MICHIGAN**Official Form 423****Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and §1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under §1141(d)(5)(b) or §1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

**Part 1: Tell the Court About the Required Course**

You must check one:

**I completed a course in personal financial management:**

Date I took the course

MM/DD/YYYY

Name of approved provider

MONEY SHARP

Certificate number

13858-MIW-DE-0364084813858-MIW-CC-036517886

You must check one:

**I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**

- Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active Duty.** I am currently on active military duty in a military combat zone.
- Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

Ben Plantz

Signature of debtor named on certificate

BEN PLANTZ

Printed name of debtor

Date 12OCT2022

MM/DD/YYYY

FILED

2022 OCT 13 AM 11:07

U.S. BANKRUPTCY COURT  
WESTERN DIST. OF MICHIGAN

CURRENT CASE IS 22-01231-jtg

Certificate Number: 13858-MIW-DE-036440848

Bankruptcy Case Number: 21-02190



13858-MIW-DE-036440848

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 31, 2022, at 2:03 o'clock PM EDT, Benjamin Plantz completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Michigan.

Date: March 31, 2022 By: /s/Wendel Ruegsegger

Name: Wendel Ruegsegger

Title: Counselor